

Information to identify the case:			
Debtor 1:	Nancy Goya		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	21-16390-SLM		
	Social Security number or ITIN:	xxx-xx-3821	
	EIN:	--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--	
	Date case filed for chapter:	13	8/9/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nancy Goya	
2. All other names used in the last 8 years		
3. Address	210 Ivy Street, 1st Floor Kearny, NJ 07032	
4. Debtor's attorney Name and address	Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Contact phone (201) 343-4040 Email: ecf@lowbankruptcy.com
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 8/10/21

For more information, see page 2

Debtor **Nancy Goya**

Case number **21-16390-SLM**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

September 14, 2021 at 09:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.magtrustee.com

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 11/15/21

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 10/18/21

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Nancy Goya
Debtor

Case No. 21-16390-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 10, 2021

User: admin
Form ID: 3091

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2021:

Recip ID	Recipient Name and Address
db	+ Nancy Goya, 210 Ivy Street, 1st Floor, Kearny, NJ 07032-3408

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@lowbankruptcy.com	Aug 10 2021 20:26:00	Russell L. Low, Low & Low, 505 Main St., Suite 304, Hackensack, NJ 07601
tr	Email/Text: BNC@magtrustee.com	Aug 10 2021 20:26:00	Marie-Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 10 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 10 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519282393	+ EDI: AMEREXPR.COM	Aug 11 2021 00:23:00	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519282394	+ EDI: AMEREXPR.COM	Aug 11 2021 00:23:00	AMEX/BANKRUPTCY, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
519282395	EDI: BANKAMER.COM	Aug 11 2021 00:23:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519282397	+ EDI: CAPITALONE.COM	Aug 11 2021 00:23:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519282399	+ EDI: CITICORP.COM	Aug 11 2021 00:23:00	CBNA, ATTN: CENTRALIZED BANKRUPTCY, PO BOX 790034, ST. LOUIS, MO 63179-0034
519282402	+ EDI: CITICORP.COM	Aug 11 2021 00:23:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519282405	+ EDI: CITICORP.COM	Aug 11 2021 00:23:00	CITIBANK/BEST BUY, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519282407	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 10 2021 20:26:00	CITIZENS BANK, ONE CITIZENS DRIVE, MS: ROP 15B, RIVERSIDE, RI 02915
519282408	+ EDI: WFNNB.COM	Aug 11 2021 00:23:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519282409	+ EDI: WFNNB.COM	Aug 11 2021 00:23:00	COMENITY/MPRC, ATTN: BANKRUPTCY,

District/off: 0312-2

User: admin

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Date Rcvd: Aug 10, 2021

Form ID: 3091

Total Noticed: 28

			PO BOX 182125, COLUMBUS, OH 43218-2125
519282411	+ EDI: DISCOVER.COM	Aug 11 2021 00:23:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519282410	+ EDI: CITICORP.COM	Aug 11 2021 00:23:00	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519282400	EDI: JPMORGANCHASE	Aug 11 2021 00:23:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519282413	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 10 2021 20:26:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519282414	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 10 2021 20:26:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
519282415	+ EDI: RMSC.COM	Aug 11 2021 00:23:00	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519282416	+ EDI: RMSC.COM	Aug 11 2021 00:23:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519282417	+ EDI: RMSC.COM	Aug 11 2021 00:23:00	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519282418	+ EDI: RMSC.COM	Aug 11 2021 00:23:00	SYNCHRONY BANK/PC RICHARD, ATTN: BANKRUPTCY, PO BOX 965061, ORLANDO, FL 32896-5061
519282419	+ EDI: RMSC.COM	Aug 11 2021 00:23:00	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519282421	EDI: USBANKARS.COM	Aug 11 2021 00:23:00	US BANK, ATTN: BANKRUPTCY, 800 NICOLLET MALL, MINNEAPOLIS, MN 55402
519282422	+ EDI: WFFC.COM	Aug 11 2021 00:23:00	WELLS FARGO BANK NA, 1 HOME CAMPUS MAC X2303-01A, 3RD FLOOR, DES MOINES, IA 50328-0001
519282423	+ EDI: WFFC.COM	Aug 11 2021 00:23:00	WELLS FARGO/BOB'S DISCOUNT FURNITURE, ATTN: BANKRUPTCY, PO BOX 10438 MAC F8235-02F, DES MOINES, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519282396	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
519282398	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519282403	*+	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519282404	*+	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519282406	*+	CITIBANK/BEST BUY, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519282412	*+	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
519282401	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
519282420	*+	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2021

Signature: /s/Joseph Speetjens